



SOURCES OF FINANCIAL HELP TO PREVENT FORECLOSURE IN MACOMB COUNTY

MSUE HOUSING DEPARTMENT (586) 469-6430

It may be possible for you to pay for one or two month's arrearage with contributions from three sources: 1.) Department of Human Services, 2.) Macomb County Community Services Agency and 3.) Charities, churches and organizations.

The informal process in the county is as follows:

Step 1. Apply to the MI Department of Human Services for State Emergency Relief.

After you have received a *notice of intent to foreclose* from your lender, get an application at a Department of Human Service office or call and have one mailed to you. When it is filled out and you have the documentation that you need, go to the office and meet with a service worker. No appointment is needed. It is first-come, first-serve.

8 a.m. – 5 p.m. on Monday, Tuesday, Thursday and Friday.

7 a.m. – 6 p.m. on Wednesday.

Mount Clemens District, 21885 Dunham Road, Clinton Township, MI 48036

Phone: (586) 469-7700 Fax: (586) 783-8136

Located west of Groesbeck, south of Hall Road, off Elizabeth in the Verkuilen Bldg.

For people living in Clinton Township, Mount Clemens, Harrison Township,
New Baltimore, Saint Clair Shores and Chesterfield (zip codes 48047/48051).

Sterling Heights District, 4460 Delco Boulevard, Sterling Heights, MI 48313

Phone: (586) 254-1500 Fax: (586) 254-8029

Located east of Van Dyke (M-53) and south of Hall Road (M-59)

For people living in Sterling Heights and communities north of Hall Road,
except for New Baltimore, parts of Chesterfield and Harrison Township.

Warren District, 27690 Van Dyke, Warren, MI 48093

Phone: (586) 427-0600 Fax: (586) 427-0668

Located east of Van Dyke between Martin and I-696 in the Majestic Plaza.

For people living in Centerline, Eastpointe, Fraser, Roseville and Warren.

Eligibility for State Emergency Relief

Asset Limits One person \$1,750 non-cash asset limit.

Two or more \$3,000 non cash asset limit.

A homestead, a vehicle and personal and household goods are not counted. You can qualify for emergency assistance while owning these things.

<u>Income Limits</u>	Group Size	1	2	3	4	5	6
	Income Limit	\$445	\$500	\$625	\$755	\$885	\$1,015

Examples of income include wages, self-employment earnings, Social Security, veteran's benefits, child support and rental income.

Information to Bring to State Emergency Relief DHS Appointment

Picture Identification	Social Security Cards (for everyone in household)
Income (current or date stopped)	Application or receipt of unemployment benefits
Assets (bank account statement, 401k account statements, investments, etc.)	
Shelter expenses (mortgage, property tax, insurance, heat, electric, phone and water bills)	
Shut off notices	Child support paid
Day care expenses	Medical or health insurance cards
Unpaid medical bills	Alien / immigration status
Marriage certificate / divorce decree	Paternity acknowledgement
Pregnancy, expected date of delivery, number of children expected	

For home ownership services to prevent foreclosure, also bring the notice of intent to foreclose from the bank, fees, mortgage, property taxes, and house insurance bills.

State Emergency Relief / Home Ownership Services (to prevent foreclosure)

- House payments (mortgage or land contract payments) including principal, interest, legal fees and escrow for taxes and insurance.
- Property taxes and insurance, if paid separately.
- Mobile home lot rent for owners or purchasers of mobile homes.

The lifetime *Home Ownership Services* maximum is \$2,000. Once a decision is made, you will receive a determination letter. What are possible reasons for a denial? Client caused emergency, housing not affordable, funds expended.

Other DHS programs to stretch household income:

Bridge card (food stamps)	Medicaid or MI CHILD
Day care subsidies	Emergency utility payments

Step 2. Apply to the Macomb County Community Services Agency (MCCSA).

After you apply (but before you get a response) for state emergency relief, schedule an appointment for foreclosure assistance at a Macomb County Community Action Center.

North Action Center in the New Haven Health Center on Gratiot, (586) 749-5146

- People living north of 23 Mile Road.

South Action Center, 22856 Ryan Road, Warren 48091, (586) 759-9150

- People living south of 14 Mile Road (except St. Clair Shores residents).

Central Action Center, 18 Market Street, Mount Clemens, 48043, (586) 469-6964

- Residents living south of 23 Mile Rd. and north of 14 Mile Rd. and in St. Clair Shores

Other MCCSA Programs to stretch household income:

Macomb Food Program	Weatherization of homes / mobile homes
Emergency utility payments	Head Start classes

Step 3. Contact charities, churches & organizations for emergency foreclosure help.

- Lighthouse Outreach Center, Roseville (586) 776-1230
- Salvation Army, Mount Clemens (586) 469-6712
- Salvation Army, Warren (586) 754-7400
- Saint Vincent de Paul Call the nearest Catholic Church.
- Samaritan House, Romeo (586) 677-7590
- Good Samaritan Coalition (586) 759-3020
Assists south Macomb County residents with emergency needs.
- Good Shepherd Coalition (586) 464-0193
Assists central Macomb County residents with emergency needs.
- Veteran's Affairs (586) 469-5315

Step 4. City or Township Property Tax Hardship Exemption

Every city or township can reduce property taxes because of a hardship. The exemption can be partial or total. Income and asset limits apply. Boards of Review meet in March, July and December. Call your city or township to get an application, qualifications, documentation needed and deadlines. Even if you pay your taxes as part of your mortgage, consider this option because it can reduce your total monthly payment.

Other Resources to Shift Expenses

Use your local library to shift expenses - Borrow videos, take your children to free story hours and puppet shows and use the Internet.

Take your children to community parks to play and investigate low-cost or free recreation activities through the city or township for the family.

Ask for your child's school for help - subsidized lunches and a waiver of fees for extra curricular activities such as sports.

Ask other community organizations for help – YMCA, Boy Scouts and Girl Scouts. Is there a way that fees can be lowered or waived for classes, outings and summer camps?

Free or reduced cost counseling (Macomb Family Services, Catholic Services of Macomb, Macomb County Community Mental Health), dental care and medical care may be available. Check the county directory or call the United Way 2-1-1 number for referrals.

